

## Electronic Acknowledgement Receipt

<b>EFS ID:</b>	5131028
<b>Application Number:</b>	10761686
<b>International Application Number:</b>	
<b>Confirmation Number:</b>	3349
<b>Title of Invention:</b>	METHOD AND APPARATUS FOR AN INCOMPLETE INFORMATION MODEL OF CREDIT RISK
<b>First Named Inventor/Applicant Name:</b>	Lisa Robin Goldberg
<b>Customer Number:</b>	22862
<b>Filer:</b>	Michael Glenn/Della Revecho
<b>Filer Authorized By:</b>	Michael Glenn
<b>Attorney Docket Number:</b>	BARR0011
<b>Receipt Date:</b>	09-APR-2009
<b>Filing Date:</b>	20-JAN-2004
<b>Time Stamp:</b>	18:24:47
<b>Application Type:</b>	Utility under 35 USC 111(a)

### Payment information:

Submitted with Payment	yes
Payment Type	Deposit Account
Payment was successfully received in RAM	\$1810
RAM confirmation Number	4166
Deposit Account	071445
Authorized User	

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

Charge any Additional Fees required under 37 C.F.R. Section 1.19 (Document supply fees)

Charge any Additional Fees required under 37 C.F.R. Section 1.20 (Post Issuance fees)

**File Listing:**

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1		IssueFee-EntityChg-BARR0011-EFiled040909.pdf	195237 38fdd356a7a88e711c9024614ec02be40376	yes	3
<b>Multipart Description/PDF files in .zip description</b>					
	<b>Document Description</b>	<b>Start</b>	<b>End</b>		
	Miscellaneous Incoming Letter	1	1		
	Issue Fee Payment (PTO-85B)	2	2		
	Miscellaneous Incoming Letter	3	3		

**Warnings:****Information:**

2	Fee Worksheet (PTO-06)	fee-info.pdf	32030 21c77c15a89ac75115d6b2551ed33d8255012	no	2
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**Warnings:****Information:****Total Files Size (in bytes):**

227267

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card, as described in MPEP 503.

**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

**New International Application Filed with the USPTO as a Receiving Office**

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.